

Identity Theft

To prevent identity theft follow these tips:

- Guard your personal data, especially your Social Security Number and driver's license number
- Don't give out account numbers, passwords or other personal information on the phone or on a website unless you have placed the call or reached the website by looking up the number or web address yourself
- Stay informed about email, phone, and mail scams
- Mail bills at a drop box or post office
- Memorize all PINs and passwords, or keep a list in a secure location—not your wallet
- Make online purchases only from secure sites that display "https://" in its address and have a padlock icon on the bottom of the page
- Get a free credit report every 12 months

If identity theft happens to you:

- File a police report.
- Contact any one of the following credit reporting companies (they are required to contact the other two) and place a
 Fraud Alert on your credit report. The Alert will help prevent anyone from opening new credit card accounts in your
 name.

Equifax I-888-766-0008 www.equifax.com Experian I-888-397-3742 www.experian.com TransUnion I-800-680-7289 www.tuc.com

- Request a copy of your credit report and check it thoroughly for inquiries from companies you haven't contacted, accounts you didn't open, and/or charges you didn't make.
- Contact all creditors and financial institutions, close accounts that may have been compromised and always follow up with a letter restating your request.
- File a complaint with the:

Federal Trade Commission I-877-438-4338 www.consumer.gov/idtheft You may need to complete an affidavit of ID theft, also available on the FTC website.

• Document all conversations and actions you take.

If your social security card (or number) is stolen:

 You can get a duplicate card (or a new number under certain conditions) from Social Security Administration
 I-800-772-1213
 www.socialsecurity.gov

If you've been scammed by mail:

- Or if checks, new credit cards or any other mail has been diverted file a police report
- Contact the:

US Postal Inspection Service 1-877-876-2455 www.usps.com/postalinspectors/fraud

If your drivers license is stolen:

- Report to your local police
- Contact the:

Driver & Vehicle Services 651-297-3298 www.dps.state.mn.us/dvs